

Privacy Notice

WHO WE ARE

Thomond Underwriting Ltd, with trading names Thomond Underwriting & Thomond Bonds, is registered and regulated by the Central Bank of Ireland (Registration No. 46804). Our identity will always be displayed clearly in our correspondence with you and on our websites (www.thomondunderwriting.ie & www.thomondbonds.ie).

Thomond Underwriting Ltd respects and protects your privacy and collects, processes and controls your personal information in accordance with this Privacy Notice and in compliance with the Data Protection Acts and General Data Protection Regulation. We only ask for information that is relevant and we only keep data for specified, explicit and lawful purposes. This privacy notice sets out how we collect, use and disclose personal and sensitive data.

We follow these principles relating to processing of personal data:

- a) We process data lawfully, fairly and in a transparent manner.
- b) We collect data for our specified, explicit and legitimate purposes only.
- c) We only process data that is adequate, relevant and limited to what is necessary for the purposes for which the personal data is processed.
- d) We keep data up to date and accurate. Any inaccuracies are erased or rectified without delay.
- e) We do not keep data for longer than is necessary for the purposes for which the personal data is processed.
- f) We process data in a manner that ensures appropriate security of the personal data, including protection against unauthorised or unlawful processing and against accidental loss, destruction or damage, using appropriate technical or organisational measures.

WHAT INFORMATION THOMOND KEEP AND WHY

We obtain and keep personal data in order to provide an insurance underwriting and quotation service. The information is used to underwrite and offer insurance quotations.

We may use the personal data we hold about you if you have given us consent for the processing of your data or in the following ways:

The reason we use your data	Our legal basis for its use
Underwriting of the risk proposed	For the performance of the insurance contract between you and us.
The administration of policies at inception, mid term adjustments and renewal throughout the term of the policy	For the performance of the insurance contract between you and us.
Assessment or assistance or processing of any claims	For the performance of the insurance contract between you and us.
Compliance with regulatory, legal and tax laws and regulation	For any legal and regulatory obligations we are bound e.g. anti-money laundering, fraud and financial crime, taxation and business accounting.
Internal reporting and statistical purposes	Our legitimate business interests to analyse historic activity however this will be subject to pseudonymisation.

WHAT INFORMATION DO WE KEEP

The below is a list of the type of information we collect, share and keep

- Name
- Address
- Phone Numbers
- Date of Birth
- Email addresses
- CV's
- Occupation
- Medical History
- Net Worth Statements/Accounts
- Bankers Details
- Bank Balances/Overdrafts
- Fee Income
- Convictions

WHO DO WE SHARE OR SEEK INFORMATION FROM

We may share details or seek information from a number of external parties such as:

- Person's acting on the customer behalf e.g. Insurance Intermediary, Loss Assessors, Solicitors and Executors
- Person's acting on the Insurers behalf e.g. Loss Adjusters, External Investigators, Medical Practitioners or Solicitors
- Insurance companies and Third Party Underwriters who we obtain quotations from
- Re-insurers
- Loss Adjusters, Repairers and other Claims Handling Agents
- Private investigators when we need to further investigate certain claims
- Personal Advisors and Consultants e.g. Surveyors for the purpose of surveying a risk
- Debt Collection and Tracing Agencies
- Financial Organisations
- The Financial Services Ombudsman, the Central Bank, the Financial Conduct Authority or any equivalent foreign supervisory body
- The Gardaí/Police, Revenue Commissioners/HMRC or any other persons authorised by law to access records
- Computer Network maintenance companies
- The Central Bank/Financial Conduct Authority

TRANSFER OF PERSONAL INFORMATION OVERSEAS

It may sometimes be necessary to transfer personal information overseas. When this is needed information is only shared within the European Economic Area (EEA). Any transfers made will be in full compliance with all aspects of the Data Protection Act, Ombudsman and Regulatory authorities.

DATA RETENTION & SECURITY

We only retain data as necessary and we keep personal and sensitive data safe and secure and ensure that appropriate security measures are taken against unauthorised access to, alteration, disclosure or destruction of personal/sensitive data.

Our retention periods for your data are as follows:

Data Type	Data Retention Period
Personal Data collected as part of a quotation process only - no further client relationship exists	15 months
Policyholder Personal Data - Liability Policy	Indefinitely
Policyholder Personal Data - Property Policy	7 years after the ending of the relationship
Policyholder Personal Data - Professional Indemnity Policy	7 years after the ending of the relationship
Policyholder Personal Data - Commercial Vehicle Policy	7 years after the ending of the relationship
Policyholder Personal Data - Personal Accident Policy	7 years after the ending of the relationship
Policyholder Personal Data -Contract Works & Contractors Plant & Equipment Policy	7 years after the ending of the relationship
Policyholder Personal Data - Travel Policies	7 years after the ending of the relationship
Policyholder Personal Data - Bonds	7 years after the ending of the relationship

YOUR RIGHTS

You have certain rights under Data Protection regulation to include:

- Right of access to data
- Right of rectification
- Right of erasure
- Right to restrict processing
- Right to data portability
- Right to object

If you would like to exercise any of these rights please contact Jackie Gray at jackie.gray@thomond.ie who will review your requests in line with the General Data Protection Regulation and legislation.

OUR WEBSITE

Links to other websites

Our website contains links to our Brokers and Insurer websites. Thomond Underwriting Ltd is not responsible for any content on these websites

COOKIE NOTICE RELATING TO THE USE OF OUR WEBSITES

WHAT ARE COOKIES?

You will be asked to accept a cookie, which is a small text file downloaded to your device when you visit our website. They are widely used in order to make websites work, or work more efficiently, or to recognise the user and store information about the user's preferences or past actions.

HOW DO WE USE COOKIES ON THIS WEBSITE?

We use a number of different cookies on our website. By accessing and using the our websites, you indicate that you accept this use of cookies. We use cookies for the inherent functionality of this website and to collect non personal data about visitors to our website. This may include web analytical tools e.g. Google Analytics whereby information is gathered from visitors to our website to get a better understanding of where our visitors come from and how they browse the site.

HOW TO CONTROL COOKIES

You can use your web browser to delete, block or allow cookies. In addition you can open a 'private browsing' / 'incognito' session which allows you to browse the internet without storing local data. For further information on how to manage and opt-out of cookies please visit www.allaboutcookies.org

COMPLAINTS

You have a right to lodge a complaint with the Data Protection Supervisory Authority if you are unhappy with any aspects of how your data is handled

CONTACT DETAILS

Republic of Ireland

See 'Raise a Concern' on <https://www.dataprotection.ie/docs/complaints/1716.htm>

Northern Ireland

<https://ico.org.uk/make-a-complaint/>

CONTACT US

Should you wish to contact us about our Privacy Notices or the content on our website, please contact us at info@thomond.ie